

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION – CANTON**

IN RE:)	CHAPTER 13
)	
Andrew Scott Vanderpool)	CASE NO. 23-60979
)	
Debtor(s))	JUDGE John P. Gustafson
)	
)	OBJECTION TO CONFIRMATION
)	OF THE CHAPTER 13 PLAN

Now comes Credit Acceptance Corporation, a creditor herein holding a secured claim in the within proceedings, by and through counsel, pursuant to 11 U.S.C, Section 1324 and objects to the confirmation of the plan, based upon the proposed valuation of the collateral for the following reasons:

1. The within case was filed on August 16, 2023 and is governed by BAPCPA of 2005.
2. Creditor has a security interest in a 2012 Chrysler 300 VIN: 2C3CCAJT3CH137313.
3. On November 14, 2019, the Debtor listed above obtained a loan from Creditor for the purchase of said 2012 Chrysler 300 VIN: 2C3CCAJT3CH137313.
4. The monthly payment amount is \$483.76 and Creditor is owed \$13,023.86, together thereon with interest at the rate of 22.99% per annum.
5. The current value of the vehicle pursuant to N.A.D.A is \$10,000.00.
6. Creditor should be secured in the amount of \$10,000.00 together thereon with interest at 10.50% as mandated by **Till v. SCS Credit Corp., 541 U.S. 465 (2004).**

7. Debtor shall provide Creditor with proof of insurance for the 2012 Chrysler 300 VIN: 2C3CCAJT3CH137313 prior to the confirmation of the Chapter 13 Plan.

8. The objection that is raised herewith is a standing objection and shall continue with reference to the currently proposed plan and any subsequently modified plan or plans.

WHEREFORE, Creditor prays that this Court deny confirmation of the Debtor(s) proposed Chapter 13 Plan.

Respectfully submitted,

/s/ Cynthia A. Jeffrey
Lindsey Hall (#0075152)
Cynthia A. Jeffrey (#0062718)
Daniel C. Wolters (#0076521)
Keith D. Weiner & Associates Co., L.P.A.
1100 Superior Ave East, Suite 1100
Cleveland, Ohio 44114
Phone: (216) 771-6500
Fax: (216) 771-6540
bankruptcy@weinerlaw.com

Notice of Hearing

Parties in interest shall take notice that the within Objection of Credit Acceptance Corporation to Confirmation of Chapter 13 Plan shall come on for hearing on October 25, 2023 at 2:00 PM in the within matter.

/s/ Cynthia A. Jeffrey

Lindsey Hall (#0075152)

Cynthia A. Jeffrey (#0062718)

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Cleveland, Ohio 44114

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bankruptcy@weinerlaw.com

CERTIFICATE OF SERVICE

I certify that on September 20, 2023, a true and correct copy of the Objection was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

1. Office of the U.S. Trustee at (registered address)@usdoj.gov
2. Dynele L. Schinker-Kuharich on behalf of the Chapter 13 Trustee's office at DLSK@Chapter13Canton.com
3. Jonathon Carl Elgin on behalf of Andrew Scott Vanderpool, Debtor(s), at jc@icelgin.com
4. Cynthia A. Jeffrey on behalf of Movant at bankruptcy@weinerlaw.com

And by regular U.S. mail, postage prepaid, to:

Andrew Scott Vanderpool
57 Vernon Road
Shelby, OH 44875

/s/ Cynthia A. Jeffrey
Lindsey Hall (#0075152)
Cynthia A. Jeffrey (#0062718)
Daniel C. Wolters (#0076521)
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